

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-21277-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Wanda Balfour  
8206 Emily Lane  
Carteret, NJ 07008

Social Security No.:

xxx-xx-6976

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on July 8, 2021.

On January 12, 2024 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Christine M. Gravelle on:

Date: February 21, 2024  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: January 16, 2024

JAN: mmf

Jeanne Naughton  
Clerk

In re:  
Wanda Balfour  
Debtor

Case No. 19-21277-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jan 16, 2024

User: admin  
Form ID: 185

Page 1 of 3  
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2024:**

Recip ID	Recipient Name and Address
db	+ Wanda Balfour, 8206 Emily Lane, Carteret, NJ 07008-2176
cr	+ Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
518285254	BOA, Mullooney, Jeffrey Rooney & Flynn, LLP, PO Box 936, Syosset, NY 11791-0079
518406028	+ CCCB, PO Box 1750, Whitehouse Sta, NJ 08889-1750
518285257	COMENITY Ashley Stewart, PO Box 659705, San Antonio, TX 78265-9705
518285260	Englewood Health Phys. Ntwk, PO Box 14000, Belfast, ME 04915-4033
518285262	Harvey R. Gross, MD, CC&CB, PO Box 1750, Whitehouse Station, NJ 08889-1750
518285265	Lending Club Bank, CCS, Inc., 63 E 11400 S # 408, Sandy, UT 84070-6705
518285270	One Main Financial, 4959 SR 64 East, Bradenton, FL 34208
518285271	RWJ Rahway at Carteret, 2006 Swede Rd Ste 100, Norristown, PA 19401-1787
518285272	State of NJ Dept. Of Labor, PO Box 650, Trenton, NJ 08646-0650
518286292	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518285277	WELLS FARGO BANK, N.A., PO Box 5132, Sioux Falls, SD 57117-5132

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 16 2024 22:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 16 2024 22:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518285253	Email/Text: creditcardbkcorrespondence@bofa.com	Jan 16 2024 22:55:00	BANK Of America, NA, PO Box 2284, Brea, CA 92822-2284
518397081	Email/Text: creditcardbkcorrespondence@bofa.com	Jan 16 2024 22:55:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
518285256	Email/Text: ClericalSupport@tenagliahunt.com	Jan 16 2024 22:56:00	CITIBANK, N.A., C/OTenaglia & Hunt, P.A., 395 W Passaic St Ste 205, Rochelle Park, NJ 07662-3016
518285258	Email/PDF: creditonebknotifications@resurgent.com	Jan 16 2024 22:48:21	CREDIT ONE BANK, PO BOX 98873, LAS VEGAS, NV 89193-8873
518285255	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 16 2024 23:07:37	Capital One Bank (USA), N.A., PO BOX 71083, CHARLOTTE, NC 28272-1083
518317554	+ Email/PDF: ebn_ais@aisinfo.com	Jan 16 2024 23:08:13	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518394977	Email/PDF: bncnotices@becket-lee.com	Jan 16 2024 23:07:45	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518285259	Email/Text: mrdiscen@discover.com	Jan 16 2024 22:55:00	DISCOVER BANK, PO 15316, WILMINGTON, DE 19850-5316
518285267	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 16 2024 23:18:39	Macys, PO Box 9001094, Louisville, KY 40290-1094

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518403696	Email/Text: bnc-quantum@quantum3group.com	Jan 16 2024 22:58:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518297100	Email/Text: mrdiscen@discover.com	Jan 16 2024 22:55:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518285261	+ Email/PDF: bankruptcy@ncfsi.com	Jan 16 2024 22:48:13	GEICRB / Walmart, 110 S. Jefferson Road, Ste 104, C/O New Century Financial, Whippany, NJ 07981-1038
518285263	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 16 2024 22:57:00	IRS, PO Box 69, Memphis, TN 38101-0069
518323419	+ Email/Text: RASEBN@raslg.com	Jan 16 2024 22:56:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518285264	Email/Text: PBNCNotifications@peritussservices.com	Jan 16 2024 22:55:00	Khol's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
518285266	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 16 2024 23:07:53	LVNV FUNDING, LLC, PO BOX 10497, GREENVILLE, SC 29603-0497
518297659	Email/PDF: resurgentbknotifications@resurgent.com	Jan 16 2024 23:07:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518363297	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 16 2024 22:58:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518285269	Email/Text: ngisupport@radiusgs.com	Jan 16 2024 22:56:00	Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846
518377089	+ Email/PDF: cbp@omf.com	Jan 16 2024 23:08:19	OneMain, PO Box 3251, Evansville, IN 47731-3251
518551352	+ Email/Text: bankruptcy@holidayinnclub.com	Jan 16 2024 22:55:00	Orange Lake Resorts, 8505 W. Irlo Bronson Memorial Hwy., Kissimmee, FL 34747-8217
518404894	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 16 2024 23:07:40	Portfolio Recovery Associates, LLC, c/o Gap, POB 41067, Norfolk VA 23541
518285268	Email/Text: signed.order@pfwattorneys.com	Jan 16 2024 22:56:00	Midland Funding, LLC, 7 Entin Rd # C, Parsippany, NJ 07054-5020
518404932	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 16 2024 22:56:00	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518285273	Email/PDF: ais.sync.ebn@aisinfo.com	Jan 16 2024 23:07:52	SYNCB/GAPDC, PO Box 965005, Orlando, FL 32896-5005
518285274	Email/PDF: ais.sync.ebn@aisinfo.com	Jan 16 2024 23:18:38	SYNCB/LORD & TAYLOR, PO BOX 965015, ORLANDO, FL 32896-5015
518285275	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 16 2024 22:57:00	TOYOTA MOTOR CREDIT, 4 GATEHALL DR STE 350, PARSIPPANY, NJ 07054-4522
518319016	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 16 2024 22:56:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518318555	Email/Text: electronicbkydocs@nelnet.net	Jan 16 2024 22:58:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
518285276	Email/Text: BAN5620@UCBINC.COM	Jan 16 2024 22:56:00	United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
518397066	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 16 2024 22:48:05	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 33

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518297877	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Donald C. Goins	on behalf of Debtor Wanda Balfour dcgoins1@gmail.com g25787@notify.cincompass.com;goins.donaldc.b129630@notify.bestcase.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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